

Information to identify the case:

Debtor 1	Victor Davies	Social Security number or ITIN	xxx-xx-1965
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-35258-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor Davies

10/7/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Victor Davies
Debtor

Case No. 17-35258-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 07, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

Recip ID	Recipient Name and Address
db	+ Victor Davies, 26 Ladow Avenue, Apartment 12D, Millville, NJ 08332-1428
517232113	+ BAC Home Loans, c/o RAS Citron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517232123	+ Discover Bank, c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517232125	+ First Data Merchant Svs, 4000 Corporal Ridge DRC-230, Pompano Beach, FL 33065-7614
517232128	Merrick Bank, PO BOX 720, Draper, UT 84020
517232130	+ South Jersey Gas, PO BOX 6091, Bellmawr, NJ 08099-6091
517232111	+ a/k/a Ditech, PO BOX 1172, Rapid City, SD 57709-1172

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 07 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517232112	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 07 2021 20:17:00	Atlantic City Electric, PO BOX 13610, Philadelphia, PA 19101-3610
517305560	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 07 2021 20:17:00	Atlantic City Electric Company, Attn Pepco Holdings, Inc., Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517232114	EDI: BANKAMER.COM	Oct 08 2021 00:18:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517232115	+ EDI: TSYS2.COM	Oct 08 2021 00:18:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
517232117	Email/Text: bankruptcy@cashcall.com	Oct 07 2021 20:17:00	Cash Call, PO Box 66007, Anaheim, CA 92816
517232116	+ EDI: PRA.COM	Oct 08 2021 00:18:00	Capital One Bank USA NA, c/o Portfolio Recovery Associates, LLC, PO BOX 12914, Norfolk, VA 23541-0914
517232118	+ Email/Text: bk-notification@sps-law.com	Oct 07 2021 20:16:00	Cavalry SPV I/Capital One, c/o Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920
517232119	+ Email/Text: tracey.gregoire@millvillenj.gov	Oct 07 2021 20:17:00	City of Millville Utility Department, 12 South High Street, PO BOX 609, Millville, NJ 08332-0609
517232124	EDI: DISCOVER.COM	Oct 08 2021 00:18:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
517232120	+ EDI: NAVIENTFKASMDOE.COM	Oct 08 2021 00:18:00	Department of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517232121	+ EDI: DIRECTV.COM	Oct 08 2021 00:18:00	Directv, PO BOX 5007, Carol Stream, IL 60197-5007

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517232122	+ Email/Text: bankruptcy@credencerm.com	Oct 07 2021 20:17:00	Directv, c/o Credence, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
517232123	+ Email/Text: signed.order@pfwattorneys.com	Oct 07 2021 20:16:00	Discover Bank, c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517232126	+ EDI: AMINFOFP.COM	Oct 08 2021 00:18:00	First Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
517232127	EDI: IRS.COM	Oct 08 2021 00:18:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517346306	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 07 2021 20:38:13	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517291435	EDI: NAVIENTFKASMSERV.COM	Oct 08 2021 00:18:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517232129	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541-1223
517324076	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank(Usa), N.a., POB 41067, Norfolk VA 23541
517282201	+ EDI: JEFFERSONCAP.COM	Oct 08 2021 00:18:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517233467	+ EDI: RMSC.COM	Oct 08 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517232131	+ EDI: VERIZONCOMB.COM	Oct 08 2021 00:18:00	Verizon, PO BOX 4830, Trenton, NJ 08650-4830

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

Name	Email Address
Eric Clayman	on behalf of Debtor Victor Davies mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	

District/off: 0312-1

User: admin

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on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@blankrome.com bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5